



IFW/AS

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Date: November 21, 2005

PATENT

Paper No.

File: Graff-P2-03

Signed:   
Peter K. Trzyna (Reg. No. 2,801)

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Inventor : GRAFF, Richard A.  
Serial No. : 10/719,474  
Filed : November 21, 2003  
For : NON-DEBT FUNDING SYSTEM FOR HOME FINANCE  
Group Art Unit : 3621  
Examiner : VIG, Naresh

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Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

### TRANSMITTAL LETTER

SIR :

Transmitted herewith for filing in the above-identified patent application are the following:

1. Amendment and Response; and
2. Petition for Extension of Time.

**Applicant claims small entity status.** The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



Peter K. Trzyna  
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Date: November 21, 2005

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